

Fill in this information to identify the case:

Debtor 1 Howard Richard Lovenshimer  
aka Howard R. Lovenshimer

Debtor 2 Sharlene Ann Lovenshimer  
aka Sharlene A. Lovenshimer

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of OHIO

Case number 2:15-bk-54403

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Deutsche Bank Trust Company Americas, as  
Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed  
Pass-Through Certificates Series 2006-QS16

**Court claim no. (if known):** 13-1

**Last 4 digits** of any number you use to  
identify the debtor's account: 0537

**Date of payment change:** 7/1/2016  
Must be at least 21 days after date  
of this notice

**New total payment:** \$1,538.39  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. **Will there be a change in the debtor's escrow account payment?**

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

\_\_\_\_\_

**Current escrow payment:** \$231.24

**New escrow payment:** \$235.24

**Part 2: Mortgage Payment Adjustment**

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

\_\_\_\_\_

**Current interest rate:**

**New interest rate:**

**Current principal and interest payment:**

**New principal and interest payment:**

**Part 3: Other Payment Change**

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment**

**New mortgage payment:**

Debtor 1 Howard Richard Lovenshimer  
aka Howard R. Lovenshimer

Case number (if known) 2:15-bk-54403

Print Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Elizabeth L. Doyaga Date April 28, 2016  
Signature

Print Elizabeth L. Doyaga Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Robertson Anschutz & Schneid, P.L.

Address 6409 Congress Avenue, Suite 100  
Number Street

Boca Raton FL 33487  
City State ZIP Code

Contact Phone 561-241-6901

Email erubino@rasflaw.com

**This notice of payment change is being filed in the interest of completeness in the court record. The effective date on this analysis was scheduled to be prior to the filing of this notice. In order to comply in good faith with FRBP 3002.1(b), Ocwen will adjust the effective date to 7/01/2016. To further remedy the situation, Ocwen will pay only the total increased amount of \$729.92 for the period of 11/01/2015 till 6/01/2016 and not seek contribution from debtor or the estate. Upon the new effective date debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment.**

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on April 28, 2016, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Howard Richard Lovenshimer  
11021 Heffner Road  
Kingston, OH 45644

Sharlene Ann Lovenshimer  
11021 Heffner Road  
Kingston, OH 45644

Thomas C Lonn  
833 Eastwind Drive  
Westerville, OH 43081

Faye D. English  
Chapter 13 Trustee  
10 West Broad Street  
Suite 900  
Columbus, OH 43215-3449

Asst US Trustee (Col)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215

Robertson, Anschutz & Schneid, P.L.  
Authorized Agent for Secured Creditor  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909

By: /s/Elizabeth L. Doyaga  
Elizabeth L. Doyaga, Esquire  
Email: erubino@rasflaw.com



Ocwen Loan Servicing, LLC

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1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: (800) 746 - 2936

03/14/2016

Sharlene A Lovenshimer  
Howard R Lovenshimer  
11021 Hefner Rd  
Kingston, OH 45644-9628

Property Address: 11021 Hefner Rd  
Kingston, OH 45644-9628

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 07/07/2015, under Chapter 13 of the Bankruptcy Code.

**This notice relates to the post-petition escrow payments and disbursements only.**

### Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

**Analysis Period.** This statement includes actual and scheduled activity in the escrow account from September 2015 through June 2016.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$1,534.39 of which \$1,258.20 was for principal and interest and \$44.95 was for optional insurance and \$231.24 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$1,314.24	\$925.18
*Sep-2015	\$231.24-s			\$925.18	POC Escrow Shortage Adjustment	\$1,545.48	

NMLS # 1852

BKA\_ACCTHISTM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*		\$1,314.24			POC Escrow Shortage Adjustment		\$1,314.24
*Oct-2015	\$231.24-s					\$1,776.72	\$1,314.24
Nov-2015	\$231.24-s	\$231.24				\$2,007.96	\$1,545.48
*		\$231.24					\$1,776.72
*		\$231.24					\$2,007.96
*Dec-2015	\$231.24-s	\$184.95				\$2,239.20	\$2,192.91
Jan-2016	\$231.24-s	\$231.24				\$2,470.44	\$2,424.15
*Feb-2016	\$231.24-s	\$231.24		\$869.96	County Tax	\$2,701.68	\$1,785.43
					(PARCEL # K25000100118 18)		
Mar-2016	\$231.24-s	\$231.24				\$2,932.92	\$2,247.91
Apr-2016	\$231.24-s					\$3,164.16	\$2,479.15
May-2016	\$231.24-s					\$3,395.40	\$2,710.39
Jun-2016	\$231.24-s					\$3,626.64	\$2,941.63
TOTALS	\$2,312.40	\$2,886.63	\$0.00	\$1,795.14			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

**\*Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a "double-dip." All pre-petition escrow shortage funds advanced are repaid as part of Ocwen's Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen's Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

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03/14/2016

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11021 Hefner Rd  
Kingston, OH 45644-9628

Property Address: 11021 Hefner Rd  
Kingston, OH 45644-9628

Analysis Date: 03/12/2016

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 07/07/2015, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

**Important Notices**

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

**PLEASE REVIEW THIS STATEMENT CLOSELY - THE MORTGAGE PAYMENT MAY BE AFFECTED**

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
- and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Jul 2016	\$869.96
Hazard Insurance	Aug 2016	\$1,083.00
County Tax	Jan 2017	\$869.96
Total Annual Disbursements		\$2,822.92

Target Escrow Payment	\$235.24 = (1/12 <sup>th</sup> of \$2,822.92)
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Starting Escrow Balance Needed as of Jul 2016 \$1,952.96

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$2,941.63	\$1,952.96
Jul-2016	\$235.24	\$869.96	County Tax	\$2,306.91	\$1,318.24
			(PARCEL # K2500010011818)		
Aug-2016	\$235.24	\$1,083.00	Hazard Insurance	\$1,459.15	\$470.48(Cushion)
Sep-2016	\$235.24			\$1,694.39	\$705.72
Oct-2016	\$235.24			\$1,929.63	\$940.96
Nov-2016	\$235.24			\$2,164.87	\$1,176.20
Dec-2016	\$235.24			\$2,400.11	\$1,411.44
Jan-2017	\$235.24	\$869.96	County Tax	\$1,765.39	\$776.72
			(PARCEL # K2500010011818)		
Feb-2017	\$235.24			\$2,000.63	\$1,011.96
Mar-2017	\$235.24			\$2,235.87	\$1,247.20
Apr-2017	\$235.24			\$2,471.11	\$1,482.44
May-2017	\$235.24			\$2,706.35	\$1,717.68
Jun-2017	\$235.24			\$2,941.59	\$1,952.92
TOTALS=	\$2,822.88	\$2,822.92			

**Escrow cushion and potential escrow shortage**

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6<sup>th</sup> of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

**Escrow Account Projections**

**Total Anticipated Payments.** The anticipated payments from escrow for the coming year total \$2,822.92.

**Required Escrow Cushion/Minimum Balance.** The required cushion amount is \$470.48 (1/6 of \$2,822.92).

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Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$2,941.63, so there is an escrow balance surplus of \$988.67 (this balance equals the total amount paid into escrow minus the total amount of money to be paid out this year). We will send you a check for the remaining surplus balance within 30 days. However, if your account is not contractually current as of the analysis date, the escrow funds will remain in the escrow account.

the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 07/01/2016, will be \$1,538.39 of which \$1,258.20 will be for principal and interest and \$44.95 will be for optional insurance and \$235.24 will go into the escrow account.

If you have any questions in this regard, please do not hesitate to contact us. Our hours of operation are Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

Sincerely,  
Ocwen Loan Servicing, LLC

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